

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: Jong In LEE; and
Kang Hyoung KIM

Docket: 101916-200

Serial No.: 09/917,324

Examiner: FRANKLIN, Jamara
Alzaida

Filed: July 27, 2001

Art Unit: 2876

Title: CARD TRANSACTION SETTLEMENT METHOD IN POINT-OF-
SALE SYSTEMS

Conf. No.: 1229

CERTIFICATE OF MAILING UNDER 37 C.F.R. 1.8

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being deposited with the United States Postal Service on the date shown below with sufficient postage as first class mail in an envelope addressed to:

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Date: November 17, 2003

Michael K. Kinney
Name of Person Mailing Paper

Signature of Person Mailing Paper

Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**AMENDMENT AND REPLY TO OFFICE ACTION
UNDER 37 CFR 1.121**

Dear Sir:

In reference to the above-identified patent application, this is a response to an Office Action having a mailing date of August 15, 2003 and a statutory period for response that expires on November 15, 2003.

Please amend the above-identified patent application as follows.

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